



SECURITY & LOSS PREVENTION

This section discusses the security measures your client needs to be advised of in relation to foreign exchange, and what to do in the event of loss.

CASH

Customers should firstly be recommended to only take as much cash as will be covered under their insurance policy. (An insurance policy sale could eventuate here, if you have not already done that.) And note that most insurance policies will then only cover the cash if it is on your person, or locked in a safe. So make sure that you customers do not leave it in their luggage.

In most cases \$500

On the journey, excess cash should be kept in a safe place, e.g. locked in a hotel safe, carried in a money belt, secured to the body and underneath clothes.

Sufficient cash for daily usage should be in another money belt, or bag carried outside clothing, so that it is easy to get at. This can also deter would-be thieves from looking further.

Customers should be advised that theft through pick-pocketing, handbag slashing, etc. is common overseas, and they should ensure the protection of their belongings, by taking sensible precautions. An example of this is: hold your handbag firmly, rather than swinging it over your shoulder.

* Report to police / get a police report

CASH PASSPORT

If someone gains access to your card and your PIN they will be able to gain access to your Cash Passport Fund and you risk the loss of the balance. It is imperative that you ensure your card(s) are kept safe at all times. Also make sure nobody sees your PIN when accessing your card.

Once the client has purchased and received the CP card then their contact point is the **Visa Global Customer Assistance Centre** that has toll free numbers around the world.

You must immediately notify the **Visa Global Customer Assistance Centre** of any loss, theft or misuse of the card, or if you believe that details of your PIN have become known to an unauthorised person.

If you have notified the **Visa Global Customer Assistance Centre** and have not caused or contributed to any loss incurred or unauthorised use, then a limit of liability of \$100 will apply.

TRAVELLERS CHEQUES

Most travellers use travellers cheques as they are 'Safer than Cash'. When travellers cheques are issued they come with a Purchase Record which allows the traveller to note serial numbers and denominations of all cheques. This also serves as evidence of the total cheques purchased in the event that they should be lost or stolen.

For every cheque, travellers are required to record when and where they have been cashed. This means that in the event that they are stolen or lost the traveller will be able to furnish full details of which cheques have been cashed. The missing cheques can then be replaced in a short period of time. Travel consultant should show the client how to complete these details and to emphasise the importance of doing this. The client should also be reminded to carry this record separately from the cheques. For those customers who carry a "Trip Book" there is usually a section inside that makes provision for the recording of Travellers Cheque details.

Travellers should sign the travellers cheque once at the time of purchase. This may be in either the top left hand corner or the bottom left hand corner depending on which travellers cheques are being used. You will need to determine this and advise your client. Only sign the travellers cheque again, in the bottom left hand corner, in front of the person who is accepting the cheque. Encashment bureaus may require additional identification for security reasons. If this is the case, a passport is normally sufficient.

** Report to police / get a police report for issuing authority if required.*

CREDIT CARDS

In the event of loss or theft, the appropriate issuing authority should be notified immediately. Certain cards, e.g. Diners Club, promise to usually replace a lost or stolen card within 24 hours, wherever you are in the world.

AMERICAN EXPRESS EMERGENCY ASSISTANCE

What should customers do if they lose their travellers cheques?

Report the loss immediately by phoning one of American Express' Worldwide Refund Service Centres. They will receive a list of toll-free telephone numbers when they purchase their travellers cheques. They can receive refund assistance 24 hours a day, 7 days a week.

How are replacement cheques obtained?

American Express' Refund Service Centre staff can arrange for replacement cheques to be made available by either: directing the client to one of their 1,700 Travel Service or Representative Offices; a nearby bank; ATM/travellers cheque dispenser, or by courier delivery.